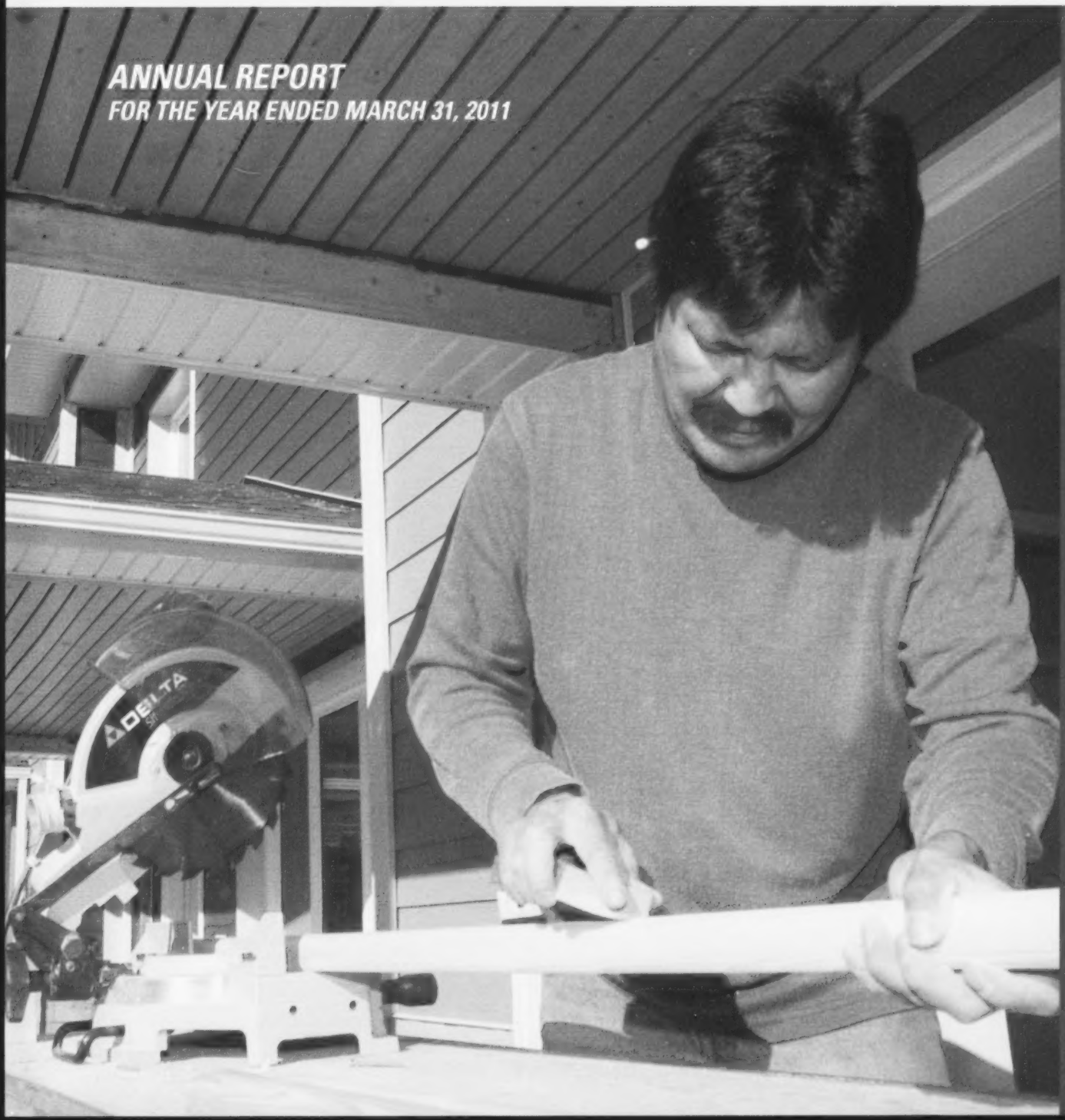
Yukon Housing Corporation

ANNUAL REPORT
FOR THE YEAR ENDED MARCH 31, 2011



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The Honourable Scott Kent

LETTER OF TRANSMITTAL

The Honourable Scott Kent
Minister responsible for
Yukon Housing Corporation
Government of Yukon

Dear Minister Kent:

It is with great pleasure that on behalf of the Yukon Housing Corporation (YHC) Board of Directors I submit the Annual Report of Yukon Housing Corporation for the year ended March 31, 2011.

YHC develops and administers relevant programs and services to support the mandate set out in the ***Housing Corporation Act***, including social housing, relevant loans programs, and staff housing.

Social housing for independent living

Social housing helps low and moderate income earners throughout Yukon access affordable and independent housing. Tenants pay 25% of their gross monthly household income. In 2010/11, the social housing portfolio ranged from single detached units to 48-unit apartment buildings.

During this fiscal year, YHC increased access to social housing for seniors by removing the asset policy and by constructing housing units for seniors in Watson Lake, Teslin, Faro and Whitehorse. Building designs included space for health care workers to assist residents on site.

The Corporation also built new affordable housing for families and individuals in 2010/11: a complex for single-parent families in Riverdale; family-sized townhouses in the Ingram and Takhini subdivisions; a 19-unit apartment building in Dawson City (over 60% were 1-bedroom units); and new units in rural Yukon. YHC also built a new Children's Receiving Home in Whitehorse for the Department of Health and Social Services.

YHC continues to offer a Rent Supplement Program to help eligible clients pay for private rental accommodations. Under this program, tenants pay 25% of their gross monthly household income towards the market rent for the unit, and YHC pays the difference to the private sector landlord.

Encouraging private rental accommodations

YHC offers incentives to encourage the private sector to build rental accommodations and to improve the quality of rental properties. Loans at favorable interest rates are available through the Rental Rehabilitation Program and the Rental Suite Program.

The Rental Rehabilitation Program helps owners of existing rental accommodations make upgrades related to health and safety, energy efficiency and accessibility for disabled or the elderly. General upgrades are also eligible.

The Rental Suite Program helps homeowners build a new rental suite on the property they occupy, or to upgrade an existing suite to standard. The YHC Board of Directors approved a change to the guidelines this year to accept a "stand alone" rental suite on a homeowner's property to promote the construction of additional rental units. This program is only available if there is a demand for rental units on the market as was the case in 2010/11.

Staff housing to recruit and retain rural employees

YHC continues to provide rental accommodations for many Yukon government employees in rural areas. Staff housing can play a significant and important role in the recruitment and retention of staff, who deliver valuable programs and services to thousands of Yukoners in rural Yukon.

Helping Yukoners become homeowners

YHC provides mortgage financing through its Home Ownership Program for the purchase of an existing home or for hiring a contractor to build one. In order for an application to be approved, the level of risk must be deemed acceptable, as determined through conventional loan underwriting practices.

The Corporation also offers a unique and popular program for applicants planning to build or manage the construction of their own home. The Owner Build Program provides education, technical assistance, construction financing and mortgage lending to eligible applicants. To qualify, applicants must be able to meet their interim loan obligations and demonstrate their ability to qualify for a mortgage upon completion of the home construction, as well as that they have the ability to build or manage the construction themselves.

Rural homeowners

The cost of building a home in rural Yukon is typically higher than the market value of the home, which limits the amount of financing available from banks. YHC helps eligible rural Yukoners by offering additional financing through its Home Completion Program.

L.M. Fisher, Chair

Home construction advice

In addition to financing, YHC helps Yukoners construct their own homes through the Self Help Course. This free course provides extensive information on all major components of new home construction such as site preparation, design, heating systems, and more. This year, 18 students participated in a traditional classroom in Whitehorse, joined by another 10 students from Haines Junction via video conferencing. Using the latest technology has enabled YHC to help even more Yukoners satisfy their housing needs.

Helping homeowners repair their homes

YHC has been offering low interest loans to eligible homeowners to repair and upgrade their homes for more than 20 years. In 2010/11, the Home Repair Program continued to address an aging housing stock in Yukon by helping homeowners improve their homes. The Corporation can subsidize loans based on family size, income and location; for many Yukoners, this subsidy removes a barrier in accessing repair funding.

During the course of the 2010/11 fiscal year, YHC staff helped thousands of Yukoners address their individual housing needs through various YHC programs. On behalf of the YHC Board of Directors, I wish to acknowledge and thank all YHC employees for their tremendous efforts.

I also extend our appreciation to the Governments of Canada and Yukon for the financial resources provided to the Corporation. Your contributions are assisting greatly with meeting the housing needs of Yukoners.

Sincerely,

L.M. Fisher
Chair, Board of Directors
Yukon Housing Corporation

VISION, MISSION AND VALUES

Our Vision

- The quality of life in Yukon is enhanced by the availability of choices for housing that meet the needs of Yukoners

Our Mission

We work to resolve existing and emerging housing needs of Yukoners through:

- Helping the marketplace work better
- Furthering the self-sufficiency of communities, industries and individuals; and
- Assisting people where needed

Our Values/Principles

As a Corporation, we believe in the following core values:

- consistent high quality service
- an environment of mutual respect
- cooperation through teamwork
- development and growth of our corporate team
- integrity and ethical behavior
- an environment that encourages innovation and continued improvement
- leadership within the housing industry
- commitment to economic development
- maximization of internal and external alignments and partnerships

PRESIDENT'S REPORT

The 2010/11 fiscal year was a highly productive period for Yukon Housing Corporation (YHC). As always, YHC assisted many Yukoners and communities through its various programs. This year, our focus was on building and rehabilitating social housing, due to a multi-year allocation of funding in excess of $50 million for social housing through the Government of Canada's Economic Action Plan.

Many of the resulting projects began in the last fiscal period. This year, in addition to the continuation of these projects, YHC initiated planning, design, site selection, and awarded numerous construction contracts for new projects. It has been a very busy year for YHC staff and contractors!

I report on some highlights:

Communities

YHC built new energy-efficient housing in several Yukon communities during the 2010/11 fiscal period.

- In Faro, tenants moved into YHC's recently completed 6-unit seniors' housing building. As with all new YHC seniors' housing construction, the residence was designed to help seniors live independently in their homes longer, by removing barriers to mobility. For example, wheelchairs can move freely within units and common areas, and units are single storey.
- In Dawson City, YHC addressed the housing needs for individuals and couples with a new 19-unit apartment building, of which more than 60% are single bedroom apartments. Construction started in the summer of 2010, with completion anticipated in the summer of 2011. The building replaced the aged Korbo Apartments.
- In Teslin, an 8-unit seniors building is being built to meet a housing need identified by the Village of Teslin and YHC. The seniors' facility, constructed by a local contractor, will be ready for occupancy in the 2011/12 fiscal year.
- In Watson Lake, a 12-unit seniors' housing building was completed this year. The contract award to a local contractor provided additional employment opportunities in the community.

Whitehorse

YHC initiated and completed important construction projects in the capital city during the 2010/11 period. All new construction was designed to be highly energy efficient.

- YHC completed a 6-plex in the new Ingram subdivision, with four 3-bedroom units and two 4-bedroom units. The townhouses can accommodate larger families, as well as occupants with mobility challenges. The project was awarded to a Kwanlin Dun First Nation construction company through a Yukon Asset Construction Agreement between the Yukon Government and the First Nation. As an added benefit, the project doubled as a training exercise for the construction workers, featuring both classroom and direct training on new energy efficiency designs, construction methods, radon mitigation and ventilation systems.
- In partnership with the Women's Directorate, YHC completed a 32-unit complex for single parent families in Riverdale. YHC created a 2-year term position for a coordinator to work within the housing development and assist tenants on an ongoing basis. An evaluation of the effectiveness of this new approach will occur in two years.
- At the request of the Yukon Government, YHC funded, designed, built, and commissioned a replacement for a Children's Receiving Home in downtown Whitehorse. The building was officially opened in July 2010, and YHC transferred the 8-bedroom facility to the Department of Health and Social Services.
- YHC began construction of a 30-unit building for seniors on the Whitehorse waterfront in the summer of 2010. It will replace the 207 Alexander Street residence, one of YHC's oldest social housing buildings. Tenants from this residence will have first opportunity to select a unit in the new building to be completed in 2011.

Repairs and Upgrades

The second area of emphasis for YHC was to upgrade its existing social housing portfolio. YHC owns social housing units in 10 communities. The upgrades will help maintain and extend the life of the buildings. Upgrading covers many repairs and improvements, including interior and exterior retrofits, roofing repairs, flooring replacement, furnace upgrades, and more.

The Corporation was also in a position to fund elevator upgrades and installation for Gateway Housing and Kaushee's Place, because these non-profit organizations are included in the Social Housing Transfer Agreement between YHC and the Canada Mortgage and Housing Corporation.

Habitat for Humanity

In 2010/11, YHC participated in an affordable homeownership initiative led by the non-profit organization Habitat for Humanity. YHC purchased land in downtown Whitehorse and then donated it to Habitat for Humanity, plus $60,000 and ongoing technical assistance for building the "Phoenix Rising" tri-plex to the SuperGreen standard. The construction project was a valuable tool for YHC and Yukon College to demonstrate the adaptability of energy efficient construction methods to the housing industry. The building was completed in February 2011. Habitat for Humanity is an important partner in housing and YHC will continue to work with the organization in a pro-active manner to address the needs for affordable housing.

Many people and organizations have helped us achieve so much this year, including our Board of Directors and the local housing advisory boards, the Minister Responsible, staff of the Department of Finance and Management Board Secretariat, Canada Mortgage and Housing Corporation, and community groups such as Habitat for Humanity, Kaushee's Place and Gateway Housing.

Lastly, I express sincere appreciation and gratitude to all staff of YHC and Corporate Services for this extremely productive and successful year...thank you.

Ron MacMillan
President

BOARDS — 2010-2011

Carcross
- Linda Henry
- Eileen Wally
- Edna Helm
- Sheila Branigan
- Linda Pringle

Carmacks
- Rebecca Freeman
- Lorraine Kontogonis
- Dawn Marino
- Elizabeth Hawkins
- William Tonnerson

Dawson City
- Jennifer Flynn
- Tammy Rudniski
- Sandra Hussey
- Maureen Caley-Verdonk
- Andrea Mansell
- Mark Weirda

Faro
- Brad Beaumont
- Brian Bekk
- Julia Salo
- Ted Baker

Haines Junction
- Jennifer Bakke
- Rita Jux
- Marguerite Richard
- Pamela Butterfield
- Inez Hartmann
- Jennifer McPhie

Mayo
- Tina Giarard
- Ed Johnson
- Margrit Wozniak
- Darlene Hutton
- Gary Jones

Ross River
- Yvonne Shorty
- May Bolton
- Rose Peter
- Maryann Etzel
- David Windsor

Teslin
- Kristyne Geddes
- Kenneth Bailey
- Shelley Hassard
- Sharon Chatterton
- Bonar Cooley

Watson Lake
- Leatha Anderson
- Yvonne Bridcut
- Colleen Craft
- Joyce Armstrong
- Stella Hearty
- Hazel Ireland

Whitehorse
- Pamela Bangart
- Delaney Barton
- Janet Leblanc
- David Laxton
- Florence Roberts
- Lois Fraser
- Bill Simpson

YHC
- Mickey Fisher
- Rudy Couture
- Lucy Skuba
- Reg Steers
- Norm Clunies-Ross
- Shelley Hassard
- Ron McFadyen
- Wayne Huffman

PERFORMANCE AUDIT

The Office of the Auditor General of Canada (OAG) carries out audits of Federal departments and agencies, Crown Corporations, and the Governments of Nunavut, Northwest Territories, and Yukon. It then relays the information and relevant advice to Parliament or to the applicable Legislative Assembly. The OAG has a long-range plan to conduct performance audits of the Government of Yukon's departments and agencies.

In February 2010, the OAG presented the findings of its performance audit of Yukon Housing Corporation (YHC) to the Public Accounts Committee of the Yukon Legislative Assembly (PAC).

Witnesses from YHC appeared before PAC to provide additional information on the operations of the Corporation.

The audit examined whether YHC had adequately managed its Social Housing, Staff Housing, and lending Programs. The report confirmed adequate management of the programs, and presented recommendations for improvement.

YHC agreed with the recommendations and is addressing them.

Update on implementing the recommendations:

- A new Applicant and Tenant Online Management System database is being developed. Implementation will begin in Whitehorse in the spring of 2012, followed by the communities.
- Housing Operations implemented a process to have waitlisted applications reviewed by the Department of Health and Social Services (HSS) prior to removal from the waitlist. No adjustment to policy was needed.
- YHC trained HSS staff on the social housing program to help them serve a group of clients on Social Assistance when they seek income assistance. A complete review is pending.
- In December 2010, the YHC Board of Directors accepted the Social Housing Program evaluation. The board revised the Asset Policy to remove the consideration of an applicant's assets in determining a senior's eligibility for social housing. However, the value of the senior's assets continues to be considered when prioritizing placement of an applicant on the waitlist.
- With respect to lending programs, YHC now requires either a formal letter from a bank stating the client is ineligible for bank financing, or a written explanation from the Program Officer stating the reason for acceptance without a bank letter.
- YHC chairs an inter-departmental committee formulating recommendations pertaining to staff housing. YHC has conducted research on vacancy rates, waitlists, work force size and projections in rural Yukon, including retirement projections. The Corporation is developing options to improve how the housing stock is managed, and to help rural government employees with alternatives to staff housing.

CORPORATE PROFILE

Yukon Housing Corporation was established in 1972 under the *Housing Corporation Act.*

The role of the Corporation is to:

- ***Help Yukon residents obtain appropriate accommodation;***
- ***Work with the housing industry in developing effective solutions to the housing needs of Yukoners;***
- ***Foster community participation in the design, development and delivery of housing programs; and***
- ***Administer the Government of Yukon staff housing and employee buy-back programs.***

The Corporation is accountable to the citizens of Yukon through its Board of Directors. The board is comprised of a chair, a deputy-chair and directors appointed by the Executive Council of Yukon Government. The board is in turn responsible to the Legislature through the Minister Responsible for Yukon Housing Corporation.

The Board of Directors has two sub-committees. The Finance and Risk Management (FARM) Committee meets approximately six times per year to review financial and risk management issues affecting the Corporation. The Appeals Committee meets as required to hear appeals from clients.

The president of Yukon Housing Corporation also serves as president of Yukon Liquor Corporation and Yukon Lotteries. The three organizations share corporate services in the areas of Human Resources, Finance, Systems and Administration, and Policy and Communications. The president reports to the Minister Responsible for Yukon Housing Corporation on all activities of the Corporation.

Yukon Housing Corporation's organizational structure includes the following branches: Executive, Housing Operations, Program Delivery, Capital Development, and Community and Industry Partnering.

PROGRAMS AND SERVICES

HOME REPAIR

Home Repair Program

Addresses specific health and safety issues as well as deficiencies with foundations, plumbing, heating, electrical and mechanical systems, overcrowding due to family size, and specialty features that promote independent living for occupants. The program also assists homeowners improve the energy efficiency of their home.

Housing units must be at least five years old and in need of repair. Funding qualifiers are based on conventional loan underwriting practices. Subsidies may be available to applicants with affordability limitations. The housing unit must be on titled land or other secure land tenure, and owner-occupied. The house must not be beyond economical repair.

Home Repair Enhancement

Offers loan financing when a home requires repairs beyond the financial limits of the Home Repair Program. Funding qualifiers are based on conventional loan underwriting practices. Housing units must be at least five years old, on titled land and be owner occupied.

Mobile Home Repair and Upgrade Program

Assists Yukon owners of mobile homes located on rental pads to repair their residence. Applicants must own and occupy their mobile home. Only mobile homes located on rented properties are eligible for repairs. Applicants must be able to meet their loan obligation as determined using conventional loan underwriting practices. Subsidies may be available to applicants with affordability limitations.

All construction activities must meet applicable building codes and regulations. Maximum loan amount is based on an acceptable loan to value ratio of the repaired dwelling. The maximum amortization period for the loan is 12 years.

Mobile Home Emergency Repair Program

Assists Yukon mobile home owners to perform emergency repairs for the safe occupancy of their homes. Only immediate health and safety repair items are eligible for funding. Applicants must own and occupy their mobile homes. It is available for mobile homes located on rented properties which fail to meet the requirements of the Mobile Home Repair and Upgrade Program. Subsidized loan payments are available to applicants with affordability limitations.

Residential Energy Management Program

Assists homeowners with electrical space heating, who consume in excess of 1000 kWh per month for at least six months of the year. Applicants must have a reasonable credit history. Applicants must demonstrate that the conversion of space heating to another fuel type will yield a payback in seven years or less.

The program is also available to homeowners who undertake energy improvements to their homes where those improvements yield an appropriate payback.

HOME OWNERSHIP

Mortgage Financing

Assists eligible Yukon residents to become homeowners by offering mortgages. Applicants must be credit worthy, as determined through conventional loan underwriting practices. Applicants must be ready for home ownership.

Applicants must provide a minimum of 2.5% down payment. Loans have up to a 30-year amortization period, with five-year terms. Interest rates are based on current market rates minus 1%. Mortgage security is provided by Yukon Housing Corporation holding the first charge registered against the title. Housing must be modest and meet Yukon Housing Corporation's health and safety standard.

Home Completion Program

Assists eligible homeowners in rural Yukon with financing to complete the construction of their home. Applicants must demonstrate they are unable to obtain private sector financing. Applicants must be able to meet their mortgage obligations. Housing must meet applicable codes and regulations.

Qualification for the loan is based on conventional mortgage underwriting practices. Loans have a 30-year amortization period, with five-year terms; interest rates are based on current market rates. Mortgage security is provided by Yukon Housing Corporation holding a charge registered against the title.

Owner Build Program

Provides education, technical assistance and mortgage lending to eligible Yukon residents to build or manage the construction of their own homes. Applicants must be able to meet their interim loan obligations and demonstrate their ability to qualify for a mortgage, upon completion of home construction. Applicants must demonstrate that they have the ability to build or manage the construction themselves.

Applicants must provide 2.5% down payment. Financial qualification for the loan is based on conventional mortgage underwriting practices. All construction activities must meet applicable building codes and regulations. The loan to value ratio must not exceed 97.5% of construction costs, based on actual costs. The maximum time for construction financing is two years, with tiered interest rates for the construction period. Loans have a maximum 30-year amortization period, with five-year terms; interest rates are based on current market rates. Mortgage security is provided by Yukon Housing Corporation holding first charge registered on title.

Mobile Home Ownership

Assists eligible owners of mobile homes to relocate their mobile home from a rental pad onto titled property. Applicants must be able to meet their loan obligations as determined through conventional loan underwriting practices. Housing must meet, or be improved to meet, Yukon Housing Corporation's health and safety standards.

Applicants must provide at least 2.5% down payment. Loans have up to a 30-year amortization period, with five-year terms; interest rates are based on current market rates less 1%. Mortgage security is provided by Yukon Housing Corporation holding the first charge registered against the title. Mortgage financing includes the purchase cost of titled property, purchase, or payout of existing financing, of the mobile home, relocation and set up costs and the portion of the client's home repair loan that exceeds $35,000.

Mobile Home Equity Exchange

Assists owners of mobile homes that are condemned or beyond repair. Applicants must forfeit the equity in their mobile home in exchange for the requirement to have a down payment towards the purchase of a home on titled property. Applicants must be able to service the mortgage payments. Applicants must own and occupy their mobile home. Only mobile homes located on rented properties are eligible. The forfeited mobile home is removed from the market.

Qualification for the mortgage is based on conventional mortgage underwriting practices. No down payment is required. Loans are based on a maximum 30-year amortization with a 5-year interest rate term based on current market interest rates less 1%. Mortgage security is based on a first charge registered against title.

Mobile Home Purchase Assistance

Assists clients approved for the Equity Exchange Program but who do not have enough household income to afford a modest entry level home. Clients agree to a second mortgage for the balance owing above their mortgage pre-approval in exchange for an equity position held by Yukon Housing Corporation.

Mortgage security is based on a first charge registered against title. Interest rate on the first mortgage is based on a 5-year interest rate term based on current market interest rates. No interest is charged on the equity loan portion. The equity split will be established based on a formula that considers the client's ability to repay (the maximum mortgage the client can afford) and a maximum payback period of 40 years. The equity position of Yukon Housing Corporation is transferred to the client as they pay down the mortgage, or as their ability to service the mortgage loan increases.

COMMUNITY & INDUSTRY PARTNERING

Joint Ventures under Affordable Housing

The Affordable Housing Initiative (AHI) is a Government of Canada program that can provide a cost-matching grant up to $75,000 per unit for construction of affordable rental accommodation. This program includes a 10-year affordability component.

The Corporation has decided to target non-governmental organizations to determine if they have housing projects which qualify under this initiative. The Corporation will review submissions to determine the feasibility of the housing project including long-term operations.

Rental Rehabilitation Program

Assists owners of rental accommodations to upgrade their rental unit(s) through low interest loans. Specifically, the program is intended for improvements related to health and safety, energy efficiency and accessibility for disabled or elderly people. General upgrades are also eligible.

This program is available throughout Yukon to owners of residential rental properties, including sole proprietors and commercial entities such as corporations, partnerships and syndicates. An applicant's eligibility is based on three factors: ownership of the rental unit(s), financial ability to meet the loan obligation and reasonable credit-worthiness.

Loans are based on a 15-year amortization period with five-year renewal terms. The program interest rate depends upon the nature of the improvements.

Rental Suite Program

Assists homeowners to build a rental suite where market conditions warrant or to upgrade an existing suite to standard.

Applicants must own and occupy the property on which they plan to develop an income-generating suite or bring an existing suite up to code. Applicants must be able to meet their mortgage obligations as determined through conventional loan underwriting practices. Funding for the development of a new suite is only available if there is a demand for rental units on the market.

Loans have a ten-year amortization period with a ten-year interest rate term; the interest rate is 2% below the current five-year mortgage rate. A mortgage is secured by a registered charge against the title. Clients must substantiate occupancy as a prerequisite for funding if the vacancy rate exceeds 4%.

RENTAL ACCOMMODATION

Social Housing

In 1998, Canada Mortgage and Housing Corporation transferred the responsibility for the day-to-day management of social housing to Yukon Housing Corporation. YHC administers and maintains 624 social housing units in 10 Yukon communities. Approximately one in four units are occupied by seniors.

Monthly rent is assessed based on a formula of 25% of a client's gross monthly household income.

The Rent Supplement Program provides more social housing. The Corporation enters into a lease agreement with a private sector landlord. The client pays rent based on the existing 25% of gross monthly income formula and the Corporation pays the difference between this amount and the monthly rent charged by the landlord.

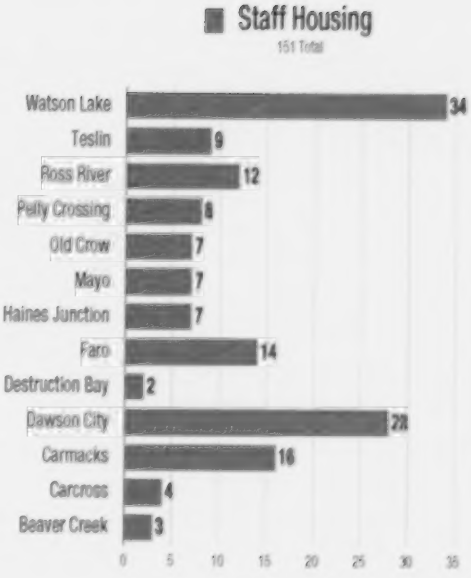
YHC also operates one seniors Heritage Housing facility, located in Haines Junction. This type of housing is available to all seniors, regardless of income level. Preference is given to seniors with medical conditions, victims of violence/abuse, those who require critical medical rural relocation, mobility challenged households, and senior households with chronic medical issues.

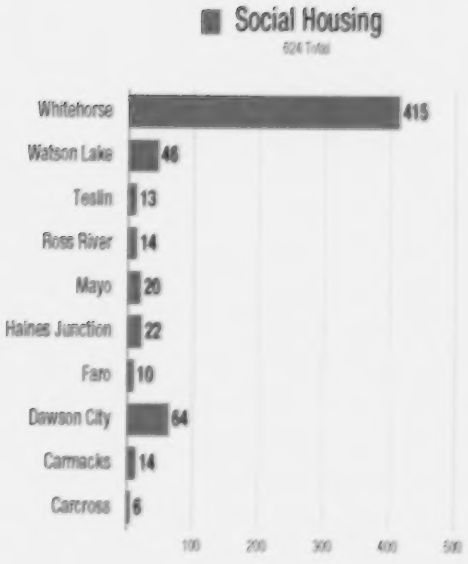
Staff Housing

Rental accommodations are provided to Government of Yukon employees to help ensure the recruitment and retention of qualified employees to deliver government programs and services in rural Yukon. Whitehorse has a developed housing market; therefore, staff housing is not available.

Tenants pay a maximum rent of $600 per month and a one-time fuel deposit of $500. Tenants are also responsible for heat and electricity expenses. YHC is responsible for ongoing maintenance, capital repairs and improvements. Local YHC Housing Managers address tenant issues and co-ordinate maintenance and repairs.

Staff housing units are now built to YHC's energy standards and where feasible, to YHC's Accommodating Home Standards.


Staff Housing
151 Total
Watson Lake
34
Teslin
9
Ross River
12
Pelly Crossing
8
Old Crow
7
Mayo
7
Haines Junction
7
Faro
14
Destruction Bay
2
Dawson City
28
Carmacks
16
Carcross
4
Beaver Creek
3
0
5
10
15
20
25
30
35


Social Housing
624 Total
Whitehorse
415
Watson Lake
46
Teslin
13
Ross River
14
Mayo
20
Haines Junction
22
Faro
10
Dawson City
64
Carmacks
14
Carcross
6
100
200
300
400
500

YUKON HOUSING CORPORATION